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BK 123 PG 167
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIFIC AND DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, **ALBERT T. STEVENS**, a resident of DeSoto County, Mississippi, do, by these presents hereby make, constitute, and appoint **LEONARD C. STEVENS**, as my true and lawful attorney-in-fact for me and in my name, place and stead, giving unto him the full power to do and perform those acts which I may legally do through an Attorney-in-Fact, and I specifically authorize and empower him to do and perform those acts necessary to refinance my real estate located at **8523 CHESTERFIELD DRIVE, SOUTHAVEN, MISSISSIPPI 38671**, being more particularly described as follows:

LOT 204, REVISED, SECTION C, CARRIAGE HILLS SUBDIVISION, situated in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 38-39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

LEONARD C. STEVENS has the authority to execute any document on my behalf for the purposes of refinancing said property; and, any other act, including but not limited to signing my name to settlement statements, owners affidavits, promissory note, mortgages/deed of trusts or any other documents necessary to encumber or pledge said property for the purposes of refinancing with a conventional loan in the approximate amount \$91,350.00 obtained through AmTrust Bank; or obtaining a release of any mortgage or lien of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, is included within the powers of his authority as my Attorney-in-Fact.

And, I specifically ratify and affirm all things so done by my Attorney-in-Fact within the scope of authority herein given him as fully and to the same extent as if by me personally done and performed.

This grant of authority shall in no way be revoked by any disability I might suffer in the future, and shall remain in full force and effect for a period not to exceed thirty (30) days from the date of the execution of this instrument.

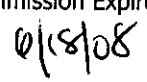
IN TESTIMONY WHEREOF, I, ALBERT T. STEVENS, have hereunto set my signature this the 26th day of November, 2007.

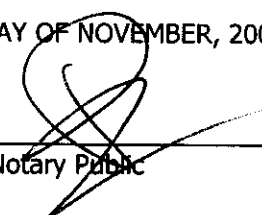

Albert T. Stevens

**STATE OF MISSISSIPPI
COUNTY OF DESOTO**

PERSONALLY APPEARED before me, the undersigned authority at office in and for the State and County aforesaid, the within named **ALBERT T. STEVENS**, who acknowledged that he signed and delivered the above and foregoing instrument for the purposes therein contained, and as his free act and deed and for purposes therein contained.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, THIS THE 26TH DAY OF NOVEMBER, 2007.

My Commission Expires:



Notary Public

